

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
Greenbelt Division**

In Re: Ann Michelle Wood and Barry Burke
Wood

Case No. 19-19411
Chapter 13

Citizens Bank, N.A. f/k/a RBS Citizens N.A.,
Movant (Citizens Bank, N.A., Servicer)
vs.

Ann Michelle Wood
and Barry Burke Wood, Debtors
Timothy P. Branigan, Trustee
Respondent(s)

NOTICE OF FAILURE TO CURE NOTICE OF DEFAULT

The Debtor has failed to comply with the Consent Order and Stipulation Modifying Automatic Stay entered March 13, 2023, in the following manner:

1. In accordance with the terms of the Agreed Order entered March 13, 2023 (Doc 50), Movant filed and served a Notice of Default and Termination of Automatic Stay (“Notice of Default”) on June 6, 2023 (Doc 52) and Second Notice of Default and Termination of Automatic Stay on September 18, 2023 (Doc 55) .

2. The Debtor failed to timely cure the Notice of Default or to file an opposition to the Notice of Default.

3. Pursuant to the terms of the Agreed Order, Movant’s forbearance obligation has terminated, and Movant may now immediately proceed, or resume, with the foreclosure of its Deed of Trust recorded among the land records of Montgomery County, Maryland, and which is secured by the property of the Debtors at **10348 Royal Woods Court, Montgomery Village, Maryland 20886**.

Signed and mailed this 16th day of October, 2023.

Respectfully submitted:

/s/ Michael T. Cantrell, Esq.

Michael T. Cantrell, Esq.

Attorney for Movant

Bar No. 08793

McCabe, Weisberg & Conway, LLC

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Laurel, MD 20707

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CERTIFICATE OF SERVICE

I hereby certify that on the 16th day of October 2023 I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing pleading will be served electronically by the Court's CM/ECF system on the following:

Timothy P. Branigan
9891 Broken Land Parkway
Suite 301
Columbia, Maryland 21046
Email: cmecf@chapter13maryland.com

James A. DeVita
2111 Wilson Blvd.
Ste. 700
Arlington, Virginia 22201
Email: jdevitaLaw@gmail.com

I hereby further certify that on the 16th day of October 2023, a copy of the foregoing pleading was also mailed first class mail, postage prepaid to:

Ann Michelle Wood
10348 Royal Woods Court
Montgomery Village, Maryland 20886
(Via U.S Mail)

and

Barry Burke Wood
10348 Royal Woods Court
Montgomery Village, Maryland 20886
(Via U.S Mail)

/s/ Michael T. Cantrell, Esq.
Michael T. Cantrell, Esq.